

Health Service Navigator™



GROUP BENEFITS

Health Service
Navigator™

Introducing **Health Service Navigator™**

Manulife Financial understands the complexity of the Canadian health care system and the impact that a personal or family member health event may have on an employee's productivity. Health Service Navigator™ is a unique solution that will help employees take control of the health event and resume their role as productive contributors to their organization.

An innovative health service, Health Service Navigator provides plan members with integrated health tips and tools, medical condition information, resources on how to navigate the Canadian health care system and access to world-class doctors for second opinions – all together, all the time. It's easy to access, reliable, current and available with the click of a mouse or a simple phone call.

Is this just another second opinion service?

There are currently no other offerings like Health Service Navigator in the Canadian group benefits marketplace. It is a unique product, offering comprehensive health information for all health related concerns – not only serious or life threatening conditions, and a second opinion service that provides assistance for a number of serious conditions. For a minimal cost, you can provide plan members with access to a premiere service. Health Service Navigator is a valuable tool for plan sponsors who are:

- **Concerned with escalating benefit costs.**
Health Service Navigator augments a traditional health benefits program by giving plan members tools and resources to become better health care consumers. It's an inexpensive but extremely valuable addition to any benefits program.
- **Interested in wellness promotion.**
Health Service Navigator provides a unique solution in Canada that's based on Canadian health care options and solutions. No other service provides the extensive health care navigation component in an integrated manner that leverages well respected information resources. The second opinion service is unlike that of other carriers, with a collaborative approach that uses physician specialists from world-class hospitals and institutions.
- **Concerned about lost productivity.**
With the support of credible information, Health Service Navigator helps employees gain a better understanding of their situation. This can aid them in working through personal health challenges, and relieve them of stress and distractions that may affect their performance or personal lives.
- **Looking for something new.**
If you're looking for something new and different, Health Service Navigator is the one-of-a-kind option that adds real value to any benefits plan.



While some services feature only a second opinion, or an online health resource, Health Service Navigator delivers more, providing members with access to a member care centre to further assist them when they or their eligible family member experience a critical, chronic or episodic health event. The highly trained member care centre representatives are knowledgeable, supportive and provide compassionate assistance during a time of need. They equip plan members with the knowledge to make informed decisions about managing and responding to their health event.

Trusted, reliable information resources

You'll find an extensive amount of information, accessible through our Plan Member Secure Site or via an easy toll-free number. You can be sure that the tools and resources found with Health Service Navigator are aligned with credible and trustworthy sources. Here's a glimpse of what plan members will find both online and over the phone:

- **Health Service Navigation**
 - Find a health care provider or health care facility
 - Tips on navigating the health care system
 - Provincial health guides
- **Health and Drug Library**
 - Health channels
 - Conditions database
 - Prescription drug library
 - Health news
 - Health tools
- **Chronic Conditions Centre**
 - Community support groups
 - Disabilities
 - Diabetes
 - Cancer
 - Asthma
 - Cardiac
 - Mental Health
- **Second Opinion Services**
 - About the second opinion services
 - Why get a second opinion
 - How the service works
 - How to obtain a second opinion
 - Covered conditions
 - Second opinion provider hospitals
 - Frequently asked questions



Medical Coordination Services

As part of the second opinion offering, WorldCare Inc. will provide a number of services for plan members or any eligible dependants wishing to travel to the United States *at their own expense* for medical treatment. These services include:

- Assistance identifying and selecting a WorldCare Consortium hospital or specialist
- Arranging appointments
- Coordination support for any specialized transportation needs
- Meeting any special requirements, such as cultural considerations or language issues
- Assistance with discharge planning and return travel home for the patient

Health Service Navigator™ Integrated Health Resource Centre

Quick and easy access to health resources and tools featuring topics, such as:

- Finding a family doctor
- Finding a specialist
- The best way to communicate with your doctor
- Locating hospitals
- Checking procedure wait times
- Locating resources to address mental health concerns
- Learning how to build your health care and support team
- Resources on senior care
- Information on children's health
- Determining expenses covered by your provincial health plan
- Education on safe medication use
- Maintaining your health record
- Accessing tips for patient advocacy
- Understanding your illness
- Managing chronic disease
- Dealing with cancer
- Coping better with disability



World-Class Second Opinions

Health Service Navigator offers access to a second opinion service because when anyone is facing a serious illness, they want answers fast. Our second opinion provider, WorldCare Inc. specializes in medical advisory assistance, providing plan members and their eligible dependants with the ability to have their diagnoses and treatment plans evaluated confidentially and securely by world class physician specialists – all without having to leave their home, and all within days.

At the plan member's request, the second opinion service provided by WorldCare Inc. includes an independent review, diagnosis and treatment recommendations from leading licensed medical physicians. These physicians are recognized as top medical diagnosis specialists and are associated with some of the foremost teaching and research hospitals in the United States, known collectively as the WorldCare Consortium. The WorldCare Consortium is a provider network consisting of some of the top academic medical institutions in the United States. These institutions deliver expert medical consultations as part of the WorldCare Inc. second opinion service, and are committed to the highest quality patient care and medical services.

WorldCare Inc. will coordinate working with physicians to obtain the paperwork and information needed for the appropriate specialists to evaluate and communicate their findings. While other second opinion offerings develop a network of physicians to provide second opinions, WorldCare Inc. offers this service through hospital groups. Each second medical opinion is coordinated through a case manager and consists of a confirmed diagnosis and treatment plan. This helps both patients and their doctor access the latest in medical advances from leading medical institutions, including:

- Children's Hospital Boston
- Duke University Health System
- Partners HealthCare System, Inc. which includes:
 - Massachusetts General Hospital
 - Brigham and Women's Hospital and
 - Dana-Farber/Partners Cancer Care
- UCLA Healthcare

Covered Second Opinion Conditions

The Health Service Navigator second opinion service covers the following conditions and treatments

- AIDS
- Alzheimer's Disease
- Any Amputation
- Any life threatening illness
- Benign Brain Tumor
- Cancer (all types)
- Cardiovascular Conditions, includes Heart Attack (Myocardial Infarction), Coronary Bypass Surgery, Aortic Surgery
- Chronic Pelvic Pain
- Coma
- Deafness
- Emphysema
- Hip and Knee replacement
- Loss of Speech
- Major Organ or Bone Marrow Transplants
- Major Trauma
- Multiple Sclerosis
- Neuro-degenerative diseases
- Paralysis
- Parkinson's Disease
- Renal Insufficiency or Kidney Failure
- Rheumatoid Arthritis
- Severe Burns
- Stroke (Cerebrovascular Accident)
- Sudden Blindness due to Sickness
- Thrombophlebitis and Embolism